

## LOOKING AHEAD: 2026 IMPORTANT DATES

Fiduciary training can help reduce risk through education and governance. A strong curriculum will cover key topics such as ERISA basics and investment-monitoring best practices. Meeting deadlines will help you avoid penalties, strengthen your plan, and protect participants. Timely compliance also demonstrates fiduciary prudence and good governance, which the DOL considers critical for effective plan management. By staying on schedule, you fulfill fiduciary obligations and safeguard your plan and its participants.



### MARK YOUR CALENDARS

#### Q1 2026

- **January:** Gather and forward census data for the 2025 plan year to your recordkeeper or third-party administrator.
- **February 18:** CAPTRUST Fiduciary Training Webinar Part 1
- **March 15:** Deadline for processing corrective distributions for any failed average deferral (ADP) or actual contribution percentage (ACP) test

#### Q3 2026

- **July:** Complete independent plan audit, if applicable.
- **July 31:**
  - Deadline for sending Summary of Material Modifications (SMM) for any prior-year plan amendments
  - Deadline for filing Form 5558 to extend the Form 5500 filing date
  - Deadline for filing Form 5500 without filing an extension
- **September 30:** Distribute the Summary Annual Report (SAR) if Form 5500 is filed by July 31

#### Q2 2026

- **April 15:** Deadline for returning excess deferrals for 402(g) violations
- **April–June:** Initiate independent plan audit.

#### Q4 2026

- **October 15:** Deadline for filing extended 2024 Form 5500
- **October 1–December 1:** Distribute annual participant notices (safe harbor, ACA, QDIA, etc.)
- **December 31:** Deadline for required minimum distributions

Source: "Retirement Plans," IRS (irs.gov), 2025

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